

SIDE BY SIDE COMPARISON		
	STANDARD PPO PLAN	HIGH DEDUCTIBLE PPO WITH HRA PLAN
EMPLOYEE ONLY	\$132 per month	\$108 per month
	Individual deductible: \$1500	Individual deductible: \$3000 plus \$500 pharmacy
	copays: \$30 per visit coinsurance: 20%	maximum out of pocket per year: <b>\$3500 minus HRA funds available</b> plus premium \$108/month
	maximum out of pocket per year: <b>\$4000</b> plus premium \$132/month	
EMPLOYEE PLUS SPOUSE or EMPLOYEE PLUS CHILD(REN)	\$277 per month	\$196 per month
	Individual deductible: \$1500 Family deductible: \$3000	Individual deductible:\$3000 plus \$500 pharmacy
	copays: \$30 per visit coinsurance: 20%	Family deductible \$6000 plus \$1000 pharmacy
	maximum out of pocket per year: <b>\$8000</b> plus premium \$277/month	maximum out of pocket per year: <b>\$7000 minus HRA funds available</b> plus premium \$196/month
FAMILY= EMPLOYEE, SPOUSE AND CHILD(REN)	\$526 per month	\$392 per month
	Individual deductible: \$1500 Family deductible: \$3000	Individual deductible: \$3000 plus \$500 pharmacy
	copays: \$30 per visit coinsurance: 20%	Family deductible \$6000 plus \$1000 pharmacy
	maximum out of pocket per year: <b>\$8000</b> plus premium \$526/month	maximum out of pocket per year: <b>\$7000 minus HRA funds available</b> plus premium \$392/month
GLOSSARY OF TERMS:		
PREMIUM: This is the amount paid to a health plan company for coverage. A person can pay it directly. Sometimes a person has a health plan with an employer. Then this cost might be shared between the person and the employer.		
DEDUCTIBLE: The amount you pay for covered services before your health plan begins to pay.		
COINSURANCE: This is the percentage of health care expenses you pay after your deductible. Your health plan pays the rest up to any benefit or lifetime maximum		
HEALTH REIMBURSEMENT ARRANGEMENT(HRA): This is a part of a health plan that lets members use a fund to pay health care costs. The member's employer puts money into a fund. Members can use the fund to pay deductibles, coinsurance and other covered health care costs. Unused money can usually be rolled over and used in the next plan year.		